

Exhibit A

The Honorable Margaret B. Seymour
United States District Judge
85 Broad Street
Charleston, S.C. 29401

Dear Judge Seymour,

My name is Karl Zerbst. I am writing you to express my heart-felt apology and my sincere remorse for having to come before this court. It certainly pains and embarrasses me to have to do so, but I want you to know that I am so sorry for my misconduct and I accept full responsibility for the same.

My involvement with the Veteran Program began in 2014 when I was approached by someone that felt I could help. The gentleman knew me as a retired veteran, retired banker and knew of my commitment to veterans. He knew I would want to help. After my due diligence, I did feel I could help veterans to qualify for this great program. My job carried the name of Intermediary. I saw my job twofold: to be an advocate for the veteran or surviving spouse in seeking approval for the grant and to ensure the Federal Home Loan Bank was protected and secure in its funding by making certain a Note & Mortgage was executed by each homeowner and recorded properly. All Notes & Mortgages were recorded properly.

Over the course of my lifetime, I continuously tried to serve others in the community, particularly those less fortunate. I love this country and would go back to battle again if called to do so. I was given the opportunity to serve on many civic and charitable boards, committees and projects, and each volunteer opportunity was special to me. When asked to look at the Veteran Program, I saw where I could help. I knew at once the need was there, and believed with my efforts the Program could be impactful.

Your honor, I know choices that we make have consequences. I made a mistake by accepting payments from the contractor and not truthfully answering certifications in the bank applications. There was no excuse for this, and I own that mistake and take full responsibility for my imperfection. I will carry that mistake with me, daily. It has no end date. While there was never any desire to hurt the people I was trying to help or this country, I do understand that my acts did violate the law and the Program rules. Looking back on it, I wrongly justified my mistake by focusing on all the work (often 20-30 hours) that it took me to meet the veteran, identify the renovation needs, gather the supporting documents, put together a loan package, coordinate the professionals, close the loan, monitor the progress, and make disbursements, all of which was done for each veteran. My morale compass deviated and my judgment lapsed, and for that I will always be regretful. I have never been in trouble with the law prior to this mistake and, I promise you, I will never get in trouble again.

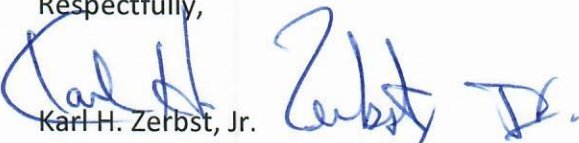
I find myself attempting to regain the trust from my wife, my children and my 90-year-old momma. The time that this will take also has no end date. Although my reputation and

standing in the community has understandably been severely damaged, I do intend to work hard to regain the community's trust through continued community service.

As you consider my sentencing, I humbly ask you to consider my service to our country and our community. I will live the rest of my life trying to make amends for this.

Again, I am so sorry for what I have done.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Karl H. Zerbst, Jr.', with a stylized flourish at the end.

March 10, 2022